

Exhibit B

Robert Harrison

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Experian

Experian Litigation Department

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Allen, TX 75013

11/28/2023

To whom it may concern:

I received a copy of my credit report.

This agency is in violation of 15 USC 1681a(2)(A)(i); the consumer report DOES NOT INCLUDE information solely as to transactions or experiences between the consumer and the person making the report and any authorization or approval of a specific extension of credit directly or indirectly by the issuer of a credit card or similar device. Additionally, per the FCRA 15 USC 1681b(2) consumer reporting agencies are only to furnish a consumer report in accordance with the written instruction of the consumer to whom it relates. I have NOT give written permission or consent for my credit report to be furnished.

1. The inquiry was not authorized

CAP ONE NA

Date of inquiry: 04/17/2023

This is not mine.

2. The inquiry was not authorized

CAPITALONE

Date of inquiry: 06/15/2023

This is not mine.

3. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2

HOLIDAY INN CLUB VACAT

Account Number: 62853

Please block and remove the account.

4. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2
DISCOVERBANK

Account Number: 60110037

Please block and remove the account.

5. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2
AMEX

Account Number: 349992751911

Please block and remove the account.

6. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2
FLAGSHIP CRD

Account Number: 6306315281660

Please block and remove the account.

7. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2
ONEMAIN

Account Number: 816494403809

Please block and remove the account.

The reporting of these accounts are violations of 15 USC 1681 and the Fair Credit Reporting Act 15 USC 1681(a)(2)(B)

(2)Exclusions-Except as provided in paragraph (3) the term "consumer report" does not include-
(B) any authorization or approval of a specific extension of credit directly or indirectly by the issuer or a credit card or similar device;

Under the Truth in Lending Act 15 USC 1602 (g), "credit card" is defined as the following:

The term "credit card" means any card, plate, coupon book or other credit device existing for the purpose of obtaining money, property, labor or services on credit.

This makes your social security card, driver's license/ID and license plate credit cards that are/were used for the extension of credit.

Enclosed, is an invoice for \$1,000 per violation for violating my rights. If the listed accounts are not removed immediately, I will be forced to summon you to court.

Best regards,

Robert Harrison